

**Information to identify the case:**

Debtor 1	<u>Jeffrey Paul Young Jr.</u>	Social Security number or ITIN	xxx-xx-7014
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21395-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey Paul Young Jr.  
aka Jeff P. Young Jr.

10/4/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffrey Paul Young, Jr.  
Debtor

Case No. 23-21395-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 04, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2023:

Recip ID	Recipient Name and Address
db	+ Jeffrey Paul Young, Jr., 307 Blackhawk Road, Beaver Falls, PA 15010-1405
15614098	+ Armco Credit Union, 101 Hollywood Dr, Butler, PA 16001-7607
15614103	+ Clearview Fcu/a-k Vall, 8805 University Blvd, Coraopolis, PA 15108-4212
15614104	+ Clearview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15614115	Huntington National Bank, 6090 McKnight Road, Pittsburgh, PA 15216
15614124	+ Synovus Bank, Po Box 31293, Salt Lake City, UT 84131-0293
15614128	+ West Aircomm Fcu, P.O. Box 568, Beaver, PA 15009-0568

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 05 2023 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 05 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 05 2023 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 05 2023 00:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Oct 05 2023 00:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15614100	+ EDI: CAPITALONE.COM	Oct 05 2023 04:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15614099	+ EDI: CAPITALONE.COM	Oct 05 2023 04:18:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15614105	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 05 2023 00:28:00	First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401
15614106	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 05 2023 00:28:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15614111	+ Email/Text: bankruptcy@huntington.com	Oct 05 2023 00:29:00	Huntington Bank, PO Box 182387, Columbus, OH 43218-2387
15614110	Email/Text: bankruptcy@huntington.com	Oct 05 2023 00:29:00	Huntington Bank, PO Box 182519, Columbus, OH 43218-2519
15614107	+ Email/Text: bankruptcy@huntington.com		

District/off: 0315-2

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		Oct 05 2023 00:29:00	Huntington Bank, Attn: Bankruptcy, 41 S. High Street, Columbus, OH 43215-3406
15614112	Email/Text: bankruptcy@huntington.com	Oct 05 2023 00:29:00	Huntington Bank, 2361 Morse Road, Columbus, OH 43229-5856
15614113	Email/Text: bankruptcy@huntington.com	Oct 05 2023 00:29:00	Huntington Natinal Bank, 7 Easton Oval, Columbus, OH 43219-6010
15614116	+ Email/Text: bankruptcy@huntington.com	Oct 05 2023 00:29:00	Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5856
15614114	Email/Text: bankruptcy@huntington.com	Oct 05 2023 00:29:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15614101	EDI: JPMORGANCHASE	Oct 05 2023 04:18:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15614102	EDI: JPMORGANCHASE	Oct 05 2023 04:18:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15614118	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 05 2023 00:29:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15614119	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 05 2023 00:29:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
15614121	+ EDI: RMSC.COM	Oct 05 2023 04:18:00	Syncb/At Home CC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15614120	+ EDI: RMSC.COM	Oct 05 2023 04:18:00	Syncb/At Home CC, Po Box 71737, Philadelphia, PA 19176-1737
15614122	+ EDI: RMSC.COM	Oct 05 2023 04:18:00	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
15614123	+ EDI: RMSC.COM	Oct 05 2023 04:18:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15614125	+ Email/Text: synovusbankruptcy@synovus.com	Oct 05 2023 00:29:00	Synovus Bank, Attn: Bankruptcy, 1111 Bay Avenue, Columbus, GA 31901-5218
15614127	+ EDI: CAPITALONE.COM	Oct 05 2023 04:18:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15614126	+ EDI: RMSC.COM	Oct 05 2023 04:18:00	Walmart Credit Services/Capital One, Po Box 71746, Philadelphia, PA 19176-1746

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nations Lending Corporation
15614117		Jeffrey Young, Sr.
15614109	*+	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
15614108	*+	Huntington Bank, Attn: Bankruptcy, 41 S. High Street, Columbus, OH 43215-3406

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Nations Lending Corporation dcarlon@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor Jeffrey Paul Young Jr. julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5